

From: AAG Communication Dept.

To:

Subject: Team Member Announcement

Dear «[First Name] [Last Name]»:

We are contacting you regarding a data security incident that occurred on March 3, 2015, involving your W-2 information. On that date, an outside consultant (that is, someone who is not an employee of Apple American Group, but rather a third party vendor hired to help us improve our payroll systems) lost a portable USB flash drive. We have learned this flash drive contained your name, address, Social Security number, wage and tax information. The lost information did not include any information regarding your bank accounts, credit cards, medical history or date of birth. In addition, no guest information was involved in this incident.

The consultant lost the flash drive while traveling and it has not yet been found. An exhaustive search has failed to locate the flash drive, and at this point we believe it is unlikely to be recovered. In conversations with the airline in question, we have learned that flash drives like these are frequently found and disposed of as trash, as would a magazine left behind. No evidence exists that your W-2 information was found or accessed by anyone, or that it has been misappropriated or misused in any way.

While misappropriation of your information seems unlikely given the circumstances, we wanted to inform you of this loss. Please know that we value your privacy and deeply regret that this unfortunate incident occurred. As an employee of Apple American Group your concerns are important to us, so out of an abundance of caution we are making credit monitoring services available, should you wish to use them. These credit monitoring and identity protection services from Experian will be available at no cost to you for up to 12 months. Experian is the largest credit bureau in the United States, and their team has extensive experience providing such services. If you wish to learn more about or enroll in these free services, please call the number below. Further helpful information about identity theft prevention also appears below.

Once again, please accept our sincere apologies, and know that we deeply regret any worry or inconvenience this may cause you. If you have any questions whatsoever, or to enroll in the Experian services, please call 888-888-8888 and provide the Engagement #: [\[engagement number\]](#) and your activation code: [\[code\]](#).

Sincerely,

Betsy Mercado
Apple American Group LLC

Information about Identity Theft Prevention

It is recommended that you remain vigilant for any incidents of fraud or identity theft by regularly reviewing credit card account statements and your credit report for unauthorized activity. You may obtain a free copy of your credit report from the following national consumer reporting agencies or from the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281, 1-877-322-8228, www.annualcreditreport.com:

Equifax: P.O. Box 105139, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com

Experian: P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion: P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-916-8800, www.transunion.com

You can obtain information from the consumer reporting agencies, the **Federal Trade Commission (FTC)**, or your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, the FTC, or your respective Attorney General. The FTC may be contacted at FTC, **Consumer Response Center**, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-438-4338, www.ftc.gov/idtheft.

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-1-877-566-7226, www.ncdoj.gov.

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national consumer reporting agencies listed below.

Equifax: 1-800-525-6285, www.equifax.com

Experian: 1-888-397-3742, www.experian.com

TransUnion: 1-800-680-7289, www.transunion.com

Credit Freezes (for Non-Massachusetts Residents): You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting agency. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major consumer reporting agencies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com

Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com

TransUnion: P.O. Box 2000, Chester, PA, 19022-2000, www.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national consumer reporting agencies listed above.